

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE	)	CHAPTER 7
	)	
GARY R. DANIELS,	)	CASE NO. 06-11210
SUSAN D. DANIELS,	)	
Debtors.	)	Hon. Jacqueline P. Cox

**TRUSTEE'S FINAL REPORT**

TO: THE HONORABLE Jacqueline P. Cox  
BANKRUPTCY JUDGE

NOW COMES **Gregg Szilagyi**, Trustee herein, and respectfully submits to the Court and to the United States Trustee his Final Report in accordance with 11 U.S.C. §704(9).

1. The Petition commencing this case was filed on September 8, 2006. Gregg Szilagyi was appointed Trustee on September 8, 2006. The Trustee's bond in this case is included as part of the Trustee's blanket bond coverage.

2. The Trustee certifies that he has concluded the administration of this estate and has performed the duties enumerated in Section 704 of the Bankruptcy Code. The nonexempt assets of the estate have either been converted to cash, disposed of under orders of this Court, or are sought to be abandoned by the Trustee; there is no other property belonging to the estate; there are no matters pending or undetermined; claims have been reviewed; and all claim objections have been resolved to the best of the Trustee's knowledge. The Trustee has not found it advisable to oppose the Debtor(s) discharge. The Trustee certifies that this estate is ready to be closed. The tasks performed by the Trustee are set forth on Exhibit A.

3. The disposition of estate property is set forth in Exhibit B. The scheduled value of property abandoned is \$0.00. The property abandoned, or sought to be abandoned, along with the reasons for such abandonment, is described in Exhibit B.

4. A summary of the Trustee's final account as of October 15, 2007 is as follows:

a.	RECEIPTS (See Exhibit C)	\$ 28,509.78
b.	DISBURSEMENTS (See Exhibit C)	\$ 425.50
c.	NET CASH available for distribution	\$ 28,084.28
d.	TRUSTEE/PROFESSIONAL COSTS:	
1.	Trustee compensation requested	\$3,600.98

2.	Trustee Expenses	\$0.00
3.	Compensation requested by attorney or other professionals for trustee	
(a)	POPOWCER KATTEN LTD. Accountant for Trustee Fees	780.00

5. The Bar Date for filing unsecured claims expired on January 6, 2007.

6. All claims filed in this case with the Clerk of the Bankruptcy Court have been reviewed by the Trustee (Exhibit D). The actual dollar amount of claims allowed and/or requested for this estate is as follows:

a	Allowed unpaid secured claims	\$0.00
b.	Chapter 7 administrative claims and 28 U.S.C. §1930 claims	\$4,380.98
c.	Allowed Chapter 11 administrative claims	\$0.00
d.	Allowed priority claims	\$0.00
e.	Allowed unsecured claims	\$118,848.01

7. Trustee proposes that unsecured creditors receive a distribution of **19.94%** of allowed claims.

8. Total compensation previously awarded to Trustee's counsel, accountant or other professional was \$0.00. Accountant for Trustee, POPOWCER KATTEN LTD. requested but not yet allowed is \$780.00 . The total of Chapter 7 professional fees and expenses requested for final allowance is \$780.00.

9. A fee of \$1000.00 was paid to Debtor's Counsel for services rendered in connection with this case, and no basis appears to request an examination of those fees pursuant to 11 U.S.C. §329.

**WHEREFORE**, the Trustee certifies under penalty of perjury that the above statements are true and correct and requests the Court to provide for notice and a hearing pursuant to 11 U.S.C. §§330(a), 502(b) and 503(b). The Trustee further requests that the Court award final compensation and reimbursement of expenses and make final allowance of the administrative claims and expenses stated in this Report, and for such other relief as the Court shall deem proper.

RESPECTFULLY SUBMITTED

DATE October 15, 2007

/s/ Gregg Szilagyi

**Gregg Szilagyi, Trustee**

Gregg Szilagyi (ARDC #6198555)  
One South Wacker Drive  
Chicago, Illinois 60606  
Telephone: (312) 634-4748  
Facsimile: (312) 634-5520

### **TASKS PERFORMED BY TRUSTEE**

(Describe tasks performed and results achieved in chronological order. Major tasks to be summarized in paragraph form.)

- Conducted the Debtor's Section 341 examination;
- Set up files and bank accounts for administration of estate;
- Investigated the Debtor's financial affairs, including claimed exemptions and potential objections to discharge;
- Employed and supervised an attorney and accountant to assist with the administration of the estate;
- Liquidated, abandoned and otherwise administered assets for the benefit of the estate;
- Completed and filed all reports as required by the Bankruptcy Code and the United States Trustee;
- Communicated with creditors regarding administration of the estate and the timetable for closing the case and making distributions to creditors;
- Examined and, where required, objected to proofs of claim and otherwise resolved issues dealing with claims and priorities; and
- Completed and filed this Final Report and all other reports and documents required to close the case.

**DISPOSITION OF ESTATE PROPERTY**

Scheduled Property & Disposition

Amount Realized

(List category of scheduled property, a brief description, scheduled value and disposition. If abandoned, explain why & give date of court order)

See Form 1, attached

Unscheduled Property

(Describe property, state circumstances of discovery and disposition)

See Form 1, attached

TOTAL RECEIPTS	\$28,509.78
TOTAL SCHEDULED VALUE OF PROPERTY ABANDONED	\$0.00
TOTAL SCHEDULED VALUE OF EXEMPT PROPERTY	\$254,577.00

**FORM 1**  
**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Case No: 06-11210 JPC Judge: Jacqueline P. Cox Trustee Name: Gregg Szilagyi  
Case Name: GARY R DANIELS Date Filed (f) or Converted (c): 9/8/2006 (f)  
SUSAN D DANIELS 341(a) Meeting Date: 10/4/2006  
For Period Ending: 10/15/2007 Claims Bar Date: 1/6/2007

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA=554(a) Abandon DA=554(c) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 CHECKING, SAVINGS, ETC. -- 1ST MIDWEST	28,085.00	Unknown	DA	16,739.00	FA
2 CHECKING, SAVINGS, ETC. -- CHASE	32.00	Unknown	DA	0.00	Unknown
3 CHECKING, SAVINGS, ETC. - LASALLE BANK	4,000.00	Unknown	DA	0.00	Unknown
4 HOUSEHOLD GOODS AND FURNISHINGS	1,500.00	Unknown	DA	0.00	Unknown
5 BOOKS, ART OBJECTS, COLLECTIBLES	300.00	Unknown	DA	0.00	Unknown
6 WEARING APPAREL	800.00	Unknown	DA	0.00	Unknown
7 MISC. COSTUME JEWELRY	150.00	Unknown	DA	0.00	Unknown
8 INSURANCE POLICIES	2,000.00	Unknown		4,297.52	FA
9 AUTOMOBILE -- 03 HONDA CIVIC	8,115.00	Unknown		7,250.00	FA
10 AUTOMOBILE -- 01 HONDA CIVIC	5,595.00	Unknown	DA	0.00	Unknown
11 REAL ESTATE -- RESIDENCE 3350 CARRIAGE WAY	204,000.00	Unknown	DA	0.00	Unknown
INT Post-Petition Interest Deposits (u)	Unknown	N/A		223.26	Unknown
<b>TOTALS (Excluding Unknown Values)</b>	<b>\$254,577.00</b>	<b>\$0.00</b>		<b>\$28,509.78</b>	<b>Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)</b>

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Initial Projected Date of Final Report (TFR): 3/31/2007 Current Projected Date of Final Report (TFR): //

**CASH RECEIPTS AND DISBURSEMENTS**

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 06-11210

Case Name: GARY R DANIELS  
SUSAN D DANIELS

Taxpayer ID No: XX-XXX0461

For Period Ending: 10/15/2007

Trustee Name: Gregg Szilagyi  
Bank Name: Bank of America  
Account Number/CD#: XXXXXX4190 - MONEY MARKET ACCOUNT  
Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	5 Uniform Tran. Code	6 Deposits (\$)	7 Disbursements (\$)	8 Account/CD Balance (\$)
10/12/2006	1	DANIELS, GARY R 3350 CARRIAGE WAY DR, APT 107 ARLINGTON HEIGHTS, IL 60004	LIQUIDATION OF ACCOUNT	1129-000	16,739.00		16,739.00
10/31/2006	INT	Bank of America	Interest Rate 1.000	1270-000	7.31		16,746.31
11/29/2006	8	DANIELS, GARY R		1129-000	4,297.52		21,043.83
11/30/2006	INT	Bank of America	Interest Rate 1.000	1270-000	13.76		21,057.59
12/29/2006	INT	Bank of America	Interest Rate 1.000	1270-000	17.86		21,075.45
1/31/2007	INT	Bank of America	Interest Rate 1.000	1270-000	17.90		21,093.35
2/28/2007	INT	Bank of America	Interest Rate 1.000	1270-000	16.18		21,109.53
3/15/2007	001000	INTERNATIONAL SURETIES LTD SUITE 500 203 CARONDELET STREET NEW ORLEANS, LA 70130		2300-000		28.71	21,080.82
3/30/2007	INT	Bank of America	Interest Rate 1.000	1270-000	17.91		21,098.73
4/12/2007	9	AMERICAN AUCTION ASSOCIATES 8515 S. THOMAS AVE BRIDGEVIEW, IL 60455	PROCEEDS FROM AUTO SALE	1129-000	7,250.00		28,348.73
4/12/2007		Transfer to Acct#XXXXXX1119	Transfer of Funds	9999-000		400.00	27,948.73
4/30/2007	INT	Bank of America	Interest Rate 1.000	1270-000	20.11		27,968.84
5/31/2007	INT	Bank of America	Interest Rate 1.000	1270-000	23.75		27,992.59
6/29/2007	INT	Bank of America	Interest Rate 1.000	1270-000	23.00		28,015.59
7/31/2007	INT	Bank of America	Interest Rate 1.000	1270-000	23.80		28,039.39
8/31/2007	INT	Bank of America	Interest Rate 1.000	1270-000	23.81		28,063.20
Page Subtotals					28,491.91	428.71	



**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 06-11210  
Case Name: GARY R DANIELS  
SUSAN D DANIELS  
Taxpayer ID No: XX-XXX0461  
For Period Ending: 10/15/2007

Trustee Name: Gregg Szilagyi  
Bank Name: Bank of America  
Account Number/CD#: XXXXXX4190 - MONEY MARKET ACCOUNT  
Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account/CD Balance (\$)
9/28/2007	INT	Bank of America	Interest Rate 0.750	1270-000	17.87		28,081.07

COLUMN TOTALS  
Less: Bank Transfers/CD's  
Subtotal  
Less: Payments to Debtors  
Net

28,509.78  
0.00  
28,509.78  
0.00  
28,509.78

28,081.07

Page Subtotals

17.87

0.00

**FORM 2**  
**ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 06-11210  
Case Name: GARY R DANIELS  
SUSAN D DANIELS  
Taxpayer ID No: XX-XXX0461  
For Period Ending: 10/15/2007

Trustee Name: Gregg Szilagyi  
Bank Name: Bank of America  
Account Number/CD#: XXXXXX1119 - CHECKING ACCOUNT  
Blanket Bond (per case limit): \$5,000,000.00  
Separate Bond (if applicable):

1 Transaction Date	2 Check or Reference	3 Paid To / Received From	4 Description Of Transaction	Uniform Tran. Code	5 Deposits (\$)	6 Disbursements (\$)	7 Account/CD Balance (\$)
4/12/2007		Transfer from Acct#XXXXXXXX4190	Transfer of Funds	9999-000	400.00		400.00
4/12/2007	002001	AMERICAN AUCTION ASSOCIATES 8515 S. THOMAS AVE BRIDGEVIEW, IL 60455	INVOICE FOR COMMISSION AND EXPENSES FOR SALE OF 2003 HONDA CIVIC	3630-000		396.79	3.21

COLUMN TOTALS  
Less: Bank Transfers/CD's  
Subtotal  
Less: Payments to Debtors  
Net

400.00  
400.00  
0.00  
0.00  
0.00  
396.79

TOTAL OF ALL ACCOUNTS  
MONEY MARKET ACCOUNT - XXXXXX4190  
CHECKING ACCOUNT - XXXXXX1119

NET  
DISBURSEMENTS  
28.71  
396.79  
28,509.78  
0.00  
28,509.78  
425.50  
(Excludes account transfers)  
(Excludes payments to debtors)

ACCOUNT  
BALANCE  
28,081.00  
3.21  
28,084.21  
Total Funds on Hand

Page Subtotals

400.00

396.79

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

IN RE	)	CHAPTER 7
	)	
GARY R. DANIELS	)	CASE NO. 06-11210
SUSAN D. DANIELS,	)	
Debtors.	)	Hon. Jacqueline P. Cox

**DISTRIBUTION REPORT**

I, **Gregg Szilagyi**, trustee herein, certify that I have reviewed all claims filed with the Clerk of the Bankruptcy Court and have examined all orders of Court, and state that based on my review I propose to make the following distribution.

**SUMMARY OF DISTRIBUTION:**

Chapter 7 Administrative Expenses:	\$4,380.98
Chapter 11 Administrative Expenses:	\$0.00
Priority Claims (507(a)(1)-(a)(7),507(a)(9)-(a)(10)):	\$0.00
Secured Claims:	\$0.00
Secured Tax Liens:	\$0.00
Priority Tax Claims:	\$0.00
General Unsecured Claims:	\$23,703.30
Interest (726(a)(5)):	\$0.00
Surplus to Debtor (726(a)(6)):	\$0.00
<b>TOTAL AMOUNT TO BE DISTRIBUTED:</b>	<b>\$28,084.28</b>

1. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
-------------------	---------------------------	---------------------

§726(a) & (b) and §507(a)(1) Chapter 7 Administrative Expenses and U.S. Trustee quarterly fees pursuant to 28 U.S.C. §1930(6)	\$ 4,380.98	100.00
--	-------------	--------

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
	GREGG SZILAGYI, Trustee Compensation	\$3,600.98	\$3,600.98
	GREGG SZILAGYI, Trustee Expenses	\$0.00	\$0.00
	POPOWCER KATTEN LTD., Accountant for Trustee Fees (Other Firm)	\$780.00	\$780.00

2. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
-------------------	---------------------------	---------------------

§726(a) & (b) and §507(a)(1) Chapter 11 administrative expenses	\$ 0.00	
---	---------	--

3. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
-------------------	---------------------------	---------------------

§507(a)(1) – Domestic Support Obligations	\$ 0.00	
--	---------	--

4. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
-------------------	---------------------------	---------------------

§507(a)(3) - Gap claims arising in involuntary cases and allowed pursuant to §502(f)	\$ 0.00	
---	---------	--

5. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
-------------------	---------------------------	---------------------

§507(a)(4) - Wages,  
salaries or commissions  
limited to \$10,000.00

\$ 0.00

<b>6. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
--------------------------	-----------------------------------	-----------------------------

§507(a)(5) - Contributions  
Employee Benefit Plans

\$ 0.00

<b>7. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
--------------------------	-----------------------------------	-----------------------------

§507(a)(6) - Farmers'  
and Fishermans' claims  
to the extent of \$4,925.

\$ 0.00

<b>8. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
--------------------------	-----------------------------------	-----------------------------

§507(a)(7) - Deposits  
of consumers to the extent  
of \$2,225

\$ 0.00

<b>9. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
--------------------------	-----------------------------------	-----------------------------

§724(b) - Secured Tax Lien  
Claims

\$ 0.00

<b>10. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
---------------------------	-----------------------------------	-----------------------------

§507(a)(8) - Unsecured Tax  
Claims excluding fines and  
penalties

\$ 0.00

<b>11. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
---------------------------	-----------------------------------	-----------------------------

§507(a)(9) - Capital  
Commitments to Federal  
Depository Institutions

\$ 0.00

<b>12. TYPE OF CLAIMS</b>	<b>TOTAL AMOUNT OF CLAIMS</b>	<b>FINAL DIVIDEND %</b>
---------------------------	-----------------------------------	-----------------------------

§507(a)(10) – Death & Personal  
Injury Claims for DUI

\$ 0.00

13. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§726(a)(2) - General Unsecured Claims To be paid <u>prorata</u> after costs of administration and priority claims are paid in full	\$ 106,780.15	22.20
---	---------------	-------

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
5	Chase Bank USA, N.A., General Unsecured 726(a)(2)	\$5,640.23	\$1,252.03
8	Chase Bank USA, N.A., General Unsecured 726(a)(2)	\$11,318.76	\$2,512.56
6	Chase Bank USA, N.A., General Unsecured 726(a)(2)	\$28,440.54	\$6,313.30
7	Chase Bank USA, N.A., General Unsecured 726(a)(2)	\$32,189.30	\$7,145.46
4	Citibank (South Dakota) NA, General Unsecured 726(a)(2)	\$9,282.16	\$2,060.47
3	Citizens Bank, General Unsecured 726(a)(2)	\$10,803.25	\$2,398.13
1	Discover Bank/Discover Financial Services, General Unsecured 726(a)(2)	\$6,706.39	\$1,488.70
2	Discover Bank/Discover Financial Services, General Unsecured 726(a)(2)	\$2,399.52	\$532.65

14. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§726(a)(3) - Tardily filed unsecured claims	\$ 12,067.86	0.00
--	--------------	------

CLAIM NUMBER	CREDITOR	AMOUNT OF ALLOWED CLAIM	AMOUNT OF DIVIDEND
9	Bank of America, Tardy General Unsecured 726(a)(3)	\$12,067.86	\$0.00

15. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§726(a)(4) - Fines/penalties	\$ 0.00	
------------------------------	---------	--

16. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§726(a)(5) - Interest	\$ 0.00	
-----------------------	---------	--

17. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§726(a)(6) - Surplus to Debtor	\$ 0.00	
-----------------------------------	---------	--

18. TYPE OF CLAIMS	TOTAL AMOUNT OF CLAIMS	FINAL DIVIDEND %
--------------------	---------------------------	---------------------

§506 - Secured Claims	\$ 0.00	
-----------------------	---------	--

The following claims are not included in the distribution because they have been disallowed by court order or have been withdrawn by the claimant:

TYPE OF CLAIM	CLAIM NUMBER	CREDITOR AND ADDRESS	AMOUNT OF CLAIM	DISALLOWED/ WITHDRAWN (DESIGNATE)
---------------------	-----------------	----------------------------	-----------------------	---

WHEREFORE, the Trustee certifies under penalty of perjury that the above statements are true and correct.

DATED \_\_\_\_\_

\_\_\_\_\_  
Gregg Szilagyi, Trustee

Gregg Szilagyi (ARDC # 6198555)  
One South Wacker Drive  
Chicago, Illinois 60606  
Telephone: (312) 634-4748  
Facsimile: (312) 634-5520